

# **EXHIBIT A**



## Servicing Transfer Letter

August 8, 2013

JUDY G PADDOCK AND ROGER D PADDOCK  
2935 E VOGEL AVE  
CUDAHY WI 53110-1831

**New Loan Number:** [REDACTED] 01  
**Property Address:** 2935 E VOGEL AVE, CUDAHY WI 53110  
**Prior Servicer:** CitiMortgage, Inc.  
**Investor:** U.S. Bank National Association, as Trustee  
**Current Principal Balance:** 165842.35  
**Current Escrow Balance:** -14873.69

Dear Borrower:

Welcome to Fay Servicing, LLC (Fay Servicing). We are pleased to have you as our new customer. PLEASE READ THIS LETTER CAREFULLY. It contains important information about making payments on your mortgage loan.

### SERVICING TRANSFER

**LETTER FROM PREVIOUS SERVICER:** You should have received a letter from your previous mortgage company explaining that the servicing of your home loan would be transferred to Fay Servicing. The transfer does not affect the terms and conditions of your loan; it affects only the details associated with the servicing of your loan, such as the loan number and payment address. If you have any questions please contact CitiMortgage, Inc. at 1-800-283-7918.

**TRANSFER DATE:** Fay Servicing will begin accepting your mortgage payments on August 2, 2013. All payments received after the Transfer Date will be processed by Fay Servicing. If your mortgage payment was received by your previous servicer prior to the Transfer Date, it was processed upon receipt. However, any payments received by your previous servicer after the Transfer Date must be sent to Fay Servicing and will be subject to processing delays.

### MAKING MORTGAGE PAYMENTS

**BY MAIL (USPS):** If you are making payments by mail, please submit each monthly payment with a Fay Servicing Mortgage Statement that will be mailed to you shortly in a self-addressed envelope that will be sent separately. Make your check payable to Fay Servicing, LLC, write your Fay Servicing Loan Number on your check or money order, and mail your payment to us at the following Payment Processing Address:

*Fay Servicing  
Customer Service Payment Processing  
PO Box 3187  
Carol Stream, IL 60132-3187*

Please allow 6- 10 business days for payment processing. It is important that you mail payments to this Payment Processing Address. Mailing your payment to any other address will result in a delay in posting your payment.

**BY AUTOMATIC PAYMENT (ACH):** If you enroll in our Automatic Payment Plan, your payment will be withdrawn from your bank account on the date your loan payment is due (generally the first day of the month). You can enroll with the ACH Enrollment Form included with this Welcome Kit.

**ONLINE PAYMENTS:** You may make your payment electronically via our secure payment website. You may also choose to GO GREEN and elect paperless billing and viewing of your monthly statement. If you prefer to make payments online, please contact your Account Manager to obtain your Username and Password in order to log in at [www.fayservicing.com](http://www.fayservicing.com).

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We are a debt collector, and information you provide to us may be used to collect a debt. However, if you have filed for bankruptcy, we will fully respect any applicable automatic stay, modification or discharge. Further, If you filed Chapter 7 bankruptcy, received a discharge, and this loan was not reaffirmed in the bankruptcy case, we will exercise only in rem rights as allowed under applicable law and will not attempt to collect, recover or offset the discharged debt as your personal liability.



**MILITARY & THIRD PARTY PAYMENTS:** If your payment is made by military allotment or a third party payment service - You must contact the Defense Finance and Accounting Service or your payment service company immediately and instruct them to send your payments to Fay Servicing instead of the previous company. Your payment must include the Payment Processing Address above and your new loan number.

#### **OTHER IMPORTANT TRANSFER INFORMATION**

**TAX AND INTEREST STATEMENTS:** By January 31, 2012 Fay Servicing and your previous mortgage company will mail statements of mortgage interest and property taxes paid during the period your loan was serviced by each company this year.

**OPTIONAL INSURANCE:** Fay Servicing does not provide any form of optional insurance. Please call us at 800-495-7166 with any questions you may have regarding optional insurance.

**SHRED PREVIOUS SERVICER'S ENVELOPES:** Shred your previous servicer's envelopes. The bar code on the old envelopes will send your payment to the previous servicer even if you write our address on the envelope.

**LOAN PAYOFFS:** If you plan to pay off your loan within thirty days of the Transfer Date, payoff statements will not be available from Fay Servicing or your previous mortgage company for approximately 14 days.

**SYSTEM UPDATE:** Fay Servicing may require one or two business days following the Transfer Date to update our system and access your loan information. We apologize in advance for this delay and appreciate your patience.

**QUESTIONS:** If you have any questions please contact your personal Home Loan Consultant or call us toll free at **800-495-7166**. Our office is open **Mon - Fri 9:00 a.m. to 5:00 p.m. (CT) and Saturday 10:00 a.m. to 2 p.m. (CT)**. Fay Servicing is committed to providing honest and impeccable service. We look forward to serving you. If you wish to contact Fay Servicing in writing, please do so at Fay Servicing Customer Correspondence, PO Box 220720 Chicago, IL 60622.

**COMPLAINTS:** If you have problems after your loan is transferred during any potential Modification process or for any reason you can send a note to the Office of the President at [complaints@fayservicing.com](mailto:complaints@fayservicing.com).

**IL RESIDENTS:** The primary regulatory agency having jurisdiction over the Fay Servicing in Illinois is the Illinois Department of Financial and Professional Regulation (IDFPR), 122 S. Michigan Ave., 19th Floor, Chicago, IL 60603.

Sincerely,

Matthew Schuster  
Vice President of Servicing

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We are a debt collector, and information you provide to us may be used to collect a debt. However, if you have filed for bankruptcy, we will fully respect any applicable automatic stay, modification or discharge. Further, If you filed Chapter 7 bankruptcy, received a discharge, and this loan was not reaffirmed in the bankruptcy case, we will exercise only in rem rights as allowed under applicable law and will not attempt to collect, recover or offset the discharged debt as your personal liability.



## RESPA Disclosure

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. 2605): During the 60 day period following the effective date of the transfer of the loan servicing, a loan payment received by your former servicer before its due date may not be treated by the new loan servicer (Fay Servicing) as late and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide a written acknowledgment within twenty (20) "business days" of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number and your reasons for the request. A qualified written request after the transfer date should be sent to Fay Servicing, P.O. Box 220720, Chicago, IL 60622. Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60 business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents. A "business day" is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

## Fair Debt Collection Practices Act Disclosure

Please be advised that under the Fair Debt Collection Practices Act, you may, within thirty (30) days of receipt of this Welcome Kit, provide written notice disputing the validity of the debt, in whole or in part, or the debt will be presumed to be valid by the debt collector. Upon receipt of said written notice we will obtain verification of the debt or judgment against you, and a copy of such verification or judgment will be mailed to you along with the name and address of the original creditor if different from the current creditor.

Please see the enclosed Debt Validation Notice for additional information regarding your rights under the FDCPA.

We are a debt collector, and information you provide to us may be used to collect a debt. However, if you have filed for bankruptcy, we will fully respect any applicable automatic stay, modification or discharge. Further, If you filed Chapter 7 bankruptcy, received a discharge, and this loan was not reaffirmed in the bankruptcy case, we will exercise only in rem rights as allowed under applicable law and will not attempt to collect, recover or offset the discharged debt as your personal liability.